



1700 Mustang Dr.
Marble Falls, TX 78654

Tel.: (830) 798-8171
Fax: (830) 798-8756

VISTAS RENTAL CRITERIA FOR AFFORDABLE HOUSING

Welcome to **Vistas**. We are a THF Housing Management Corporation managed Multi Family property.
The following rental criteria is compiled to ensure that this community is your **BEST MOVE**.

- Before touring **Vistas** we require a valid driver's license or other government issued photo identification.
- All applications for apartment homes 1) will be accepted on a first come first serve basis and in accordance with our wait list policy 2) are subject to the availability of the apartment type requested 3) will be approved by complying with the rental criteria listed below 4) require the receipt of the application fee, pet fees (if applicable).
- Rental applications are to be completed entirely and may be submitted to management via mail, email or in person at the onsite leasing office. Any omissions or falsifications may result in rejection of an application.

Vistas has been designated as an Affordable Housing property by the state of Texas. Our community is designed to facilitate the housing needs for low and moderate-income families. Residents at these communities require that applicants meet certain qualifying criteria as established by the government and THF Housing Management Corporation.

This Development will comply with state and federal fair housing and antidiscrimination laws, including but not limited to consideration of reasonable accommodations requested to complete the application process for all applicants and residents regardless of race, color, religion, national origin, sex, familial status and disability/handicap.

Screening criteria will be applied in a manner consistent with all applicable laws, including the Texas and Federal Fair Credit Reporting Act, program guidelines and the Department's rules. We comply with all federal, state and local regulations regarding fair housing and antidiscrimination laws, including but not limited to consideration of reasonable accommodations requested to complete the application process for all applicants and residents regardless of race, color, religion, national origin, sex, familial status and disability/handicap. During the Application process we will verify your rental, employment and credit history. *Specific animal, breed, number, weight restrictions, animal rules, and animal deposits will not apply to households having a qualified service/assistance animal(s).*

Applicants, who are not approved, will be notified in writing within seven (7) days of the determination, pursuant to the Federal Fair Credit Reporting Act. If you are denied, contact **Vistas** at **830-798-8171** if you owe a previous landlord and it appears on the credit history, this is grounds for denial. If you are approved as an applicant for this first stage, you will be subject to a criminal background check (stage 2). Any Felony convictions within the past 10 years and / or convictions and / or deferred adjudication for any drug related felonies or crimes against persons and / or property will be grounds for denial.

Stage 1 Criteria

All applicants must comply with the following prior to occupancy.

- Applicant must be of legal age (18 years or legally emancipated).
- All applicants of legal age must complete an application and meet all rental criteria.
- Each US Citizen who applies must have verification of Social Security Number or TAX ID number (TIN) and a government issued picture identification card. Non-US Citizens must provide a US government issued ID and an identification number. A valid form of legal identification is necessary at the time of application and move-in.
- All applicants are required to execute the lease agreement and each applicant is individually responsible for the total amount of the rent.
- Applicant's gross monthly income must be at least 2.5 times the resident's rental portion, or \$2500 annually. Those having a gross income of less than 2.5 times the monthly rental portion, or \$2500 annually will not be approved. **Co-signers are not accepted.**
- Previous rental history will be reviewed. Applicants are required to list two (2) years of residential history on their rental application. Applicants with no previous rental history may be required to pay additional deposit and/or provide additional references.
- Applicant must have 6 months of verifiable employment. If less than 6 months, applicant must have 1 year of verifiable previous employment or if unemployed (retired, disabled etc.), must provide documentation illustrating the ability to pay rent, plus verifiable sources of income. Applicants unable to provide such documentation will not be approved. If self-employed the applicant must provide a photocopy of tax return from the previous year or a financial statement from a CPA verifying employment and income.
- Occupancy Standards – Applicant must not have more than two persons (**over the age of 6**) residing in a one-bedroom apartment, not more than four persons (**over the age of 6**) in a two-bedroom apartment, not more than six persons (**over the age of 6**) in a three-bedroom apartment.
- Applicant must submit the application fee as a money order or cashier's check. **NO CASH ACCEPTED.**
- **Vistas** will collect security deposit at the time of the lease signing.
- Each applicant is required to pay individual application fees. For this purpose, married applicants will be treated as one applicant.
- **Vistas** allows 2 animals under 30 lbs. and under 18 inches high. The following breeds or partial breeds are not permitted: Rottweilers, Pit bulls, Akitas, Dobermans, Chows, German shepherds and Australian shepherds. Exotic animals and reptiles are not accepted. The appropriate deposits must be paid, and an Animal Agreement must be signed. A refundable pet deposit for each pet of \$300 is due prior to pet arrival.
- Full time students are eligible under the Tax Credit Program as long as these exceptions are met: TANF Recipients, Job Training Program, Single Parent/Dependent Child, Married/Joint Return and Previous Foster Care. Verification of exceptions will be required. Under the Home Program, an individual does not qualify as a low-income or very low-income family if the individual is a student who is not eligible to receive Section 8 assistance under

24CFR 5.612

- Applicant understands that application fees are non-refundable.
- Applicants understand that they will not be able to occupy or take possession of an apartment unit until all supporting paperwork is complete and signed by all parties.
- Individuals with a disability wishing to request a reasonable accommodation to complete the application process should contact the apartment manager at the management office or call **830-798-8171** Personas con discapacidad que necesiten solicitar una acomodacion razonable para completar el proceso de aplicacion, deberan comunicarse con el administrador de la propiedad en la oficina o llamar por telefono al **830-798-8171**.

Transfer Policy Statement:

New applications and transfer request will be taken in order of date received. A **wait list** will be maintained, and applicants will be contacted as unit type requested becomes available. Preference will be given to applicants requesting an accessible unit in accordance with 24 CFR 8.27 and applicants requesting a unit and or **transfer** as covered by VAWA, Violence against Women Reauthorization Act of 2013. A transfer related to a reasonable accommodation can be requested verbally or over the phone, with the management office at the property. Your request will be considered, and the office will respond to your request, in writing, within 7 business days. Approval or denial will be sent in writing. There is no appeal process. Unit transfers don't require a new deposit to be submitted to hold the new accessible unit. Current unit deposit will be refunded if unit is turned over without damages. Unit transfers to a different building will require full certification for income eligibility. Unit transfers within the same building will be a trade of unit designation. **(Management maintains a separate transfer policy for residents wishing to transfer from one apartment to another. Copies of the THFPMC Apartment Transfer Policy are available in the business office upon request).**

Non-renewal and/or Termination Notices:

Non-renewal: Residents will be non-renewed due to lease violations and late rent payments.

Termination Notices: Residents will be served termination notices due to breach of lease and/or non-payment of rent. HUD forms 5380 and 5382 will be provided along with Non-Renewal and Termination Notices.

Wait List Procedure:

Management will maintain a waiting list for all apartments on the property. The waiting list will be kept in chronological order, on an electronic form, according to apartment size. Current residents desiring to transfer to another apartment in accordance with the Apartment Transfer Policy may be placed on the open waiting list in the same manner as all other applicants except those with an eligible preference, see below.

It is our policy that preference will be given, under circumstances and with non-accessible apartments, to existing/current residents over any applicant on our waitlist for the following reasons:

- Residents requiring an accessible apartment, or
- Residents requesting a reasonable accommodation, or
- Resident protected under VAWA, or
- Residents' households needing to accommodate a family size increase/decrease.

Procedure for Prioritizing Applicants needing accessible apartments

In accordance with 24 CFR 8.27 titled Occupancy of Accessible dwelling apartments:

Management will adopt suitable means to assure that information regarding availability of accessible apartments reach eligible individuals with a disability and shall take reasonable nondiscrimination steps to maximize the utilization of such apartments by eligible individuals whose disability requires the accessibility features of the particular apartments. To this end, when accessible apartment becomes vacant, Management before offering such apartments to a non-disable applicant shall offer such apartment:

- First, to a current occupant of another unit of the same project, or comparable projects under common control, having handicaps requiring the accessibility features of the vacant unit and occupying a unit not having such features, or, if no such occupant exists, then
- Second, to an eligible qualified applicant on the waiting list having a handicap requiring the accessibility features of the vacant unit.

Additionally, when offering such accessible apartment to an applicant not having a disability requiring the accessibility features of the apartment, Management may require the applicant to agree (and may incorporate this agreement in the lease) to move to a non-accessible apartment when available.

Procedure for being placed on the waitlist

New Applicant/Current residents can ONLY be added to the waitlist when waitlist is open unless for a preference as listed above.

An applicant/resident desiring to be placed on an open waiting list will be asked to provide certain information, which allows a tentative determination (subject to confirmation) of the applicant's eligibility.

The following information will need to be provided:

- Date the applicant's information was received
- Name of the Head of Household
- Family size and Household characteristics
- Contact information-phone #/ email or other preferred contact method
- Apartment size desired-there will be various waiting lists depending on specific community's unit mix
- Estimated anticipated annual income, assets now owned and disposition of assets during the previous two years
- Need for an accessible apartment or eligible preference
- Comments-record of correspondence between management and applicant

- Removed/rejected date
- Move in date preferred

Vistas has apartments available at the 30% and 60% rent level and waitlist for this lower rent level is available. If you qualify for an apartment at a lower rent restriction (see 30% and 60% income limits by household size) and you would like to be placed on an open waitlist for the next apartment in the size and rent level desired, please include that information in addition to the information listed above. As those apartments, in the size and rent level identified above become vacant, you will be notified in the manner described under the section of this policy **Notification of Apartment Availability from the Waitlist**. *This development prioritizes existing households over prospective applicants.*

Please Note:

- **Vistas** does not use pre-applications and cannot promise a possible length of waiting time as turn-over cannot be predicted.
- An applicant fee will not be charged / processed to an applicant placed on an open waitlist unless an applicant has been notified on availability and desires to proceed with the application process.

Disability status is **only** required if the applicant is requesting an accessible apartment or reasonable accommodation. Verification of the disability may be required under certain circumstances where the need of such request is not easily implied; no specific medical information need be submitted.

Notification of Apartment Availability from Waitlist

When an apartment becomes available, the Waitlist will be reviewed to fill the vacant apartment using the maximum income limits and household size as guidelines. Contact will be made via telephone and /or e-mail using the information provided to Management. The applicant will be notified of the expected date when an appropriate apartment will become tentatively available.

Once Management has contacted the applicant regarding the upcoming apartment availability, the applicant will have **two (2) calendar days to respond to management** as to a decision on moving forward with the application process. If the applicant refuses occupancy, he or she will remain on the waitlist, in chronological order, if desired. Should an applicant refuse occupancy **two (2) times**, the applicant will be permanently removed from the waiting list.

Interviewing Waiting List Applicant(s)

An interested prospect, desiring to lease/pre-lease the available apartment, will be expected to complete an application package via mail, email or at the onsite leasing office and conduct an initial interview with Management within **two (2) calendar days from acceptance of an apartment**. This interview will be to determine the applicant's housing eligibility under LIHTC program.

Applicant will be subject to all screening material and other requirements noted in this Resident Selection Criteria consistent with all applicable laws, including the Texas State and Federal Fair Housing Acts, the Federal Fair Credit Reporting Act, program guidelines, and the Department's rule. Final occupancy determination is not made until, certification, verifications and compliance procedures are completed.

Please note, if the applicant fails to show up to the initial appointment, Management reserves the right to permanently remove applicant's name from waitlist.

If eligible for occupancy, the applicant will be allowed **two (2) calendar days** to turn in required documentation associated with the processing of the application from the date of acceptance of apartment. The available apartment will be held for a maximum of **fourteen (14) calendar days** for an applicant (from the time the apartment is vacant) to effective move in date of lease. If after this time, the approved applicant willingly cancels the application/move in to the property, then the application will be cancelled. Additionally the applicant will be permanently removed from the waiting list.

If the applicant is found to be ineligible, then written notification with specific reason for denial/rejection will be made within **seven (7) calendar days** of the determination

Upon denial, the next household on the waiting list will be notified immediately.

Updating Waitlist Information

The applicant will be required to re-contact the office once every six (6) months to update personal information and must alert the office regarding a change of phone number, address, or household composition as it occurs. This contact must be completed by phone or in writing.

Management staff may contact applicants on the waiting list periodically in the form of a phone call or e-mail (if provided) to confirm continued interest, If there is no response from the applicant within **seven (7) calendar days** (i.e. the e-mail is returned undeliverable, the phone number is disconnected, or a negative response is received) the applicant will be permanently removed from the waiting list without further notice.

Closing the Waitlist

New applicant/current residents can **ONLY** be added to the waitlist when waitlist is open unless for a preference as listed under Procedure for being placed on the waitlist. New applicant/current resident information is **NOT** accepted when the Waitlist is closed.

The waiting list may be closed when it contains at least two (2) years' worth of applicants, generally 20-80 applicants or when the average wait is excessive for one or more apartment types/set asides. Notice of this action will be placed in the leasing/business office. Prospective applicants/residents making contact for the first time will be advised the waiting lists are closed and additional applicants will not be taken. The Waitlist will be reopened using the Affirmative Fair Housing Marketing Plan as a guideline which will be communicated to referral groups and advertised in accordance with the Plan.

Automatic Denial for Residency An applicant will automatically be denied for the following reasons:

- Eligibility Income exceeding the maximum allowable for our programs, if applying for a LIHTC unit

- Having been evicted by a current/previous landlord for a cause within the last 2 years.
- Any false or misleading information provided by the applicant on the written application or omission of a material fact, including providing false Social Security number.
- Any unresolved debts to a landlord or mortgage holder (unless debt is paid prior to approval of application)
- Rental applicants who have been convicted for a criminal offense as outlined above.
- Failure to show up for a scheduled paperwork consultation and/or all applicants not present during the scheduled paperwork consultation / interview process.
- Omitting of falsifying information on the LIHTC program certification process.
- Failure to turn in required documentation associated with the processing of your application within two (2) calendar days from receipt of the Application Fee and Deposit.
- Behavior deemed inappropriate by management and its agents as disruptive, rude and or disrespectful prior to applicant's application being accepted for occupancy.

Notification of Denied Application

If Management rejects the application for any reason the denial letter for residency will be sent to the applicant within seven (7) calendar days of the determination. The letter will state in writing the specific reason(s) for the denial and reference the specific criteria upon which the denial is based. HUD forms 5380 and 5382 will be provided along with denial letter. Management will also provide contact information for any third parties that provided the information on which the rejection was based. If you have any questions in reference to the denial of your application based on the credit and criminal screening, please contact Leasing Desk One Site Real Page at 877-586-5023

Application Grievance/Appeals Process

Should applicant like to appeal the application denial decision, applicants have fourteen (14) calendar days after the date of denial letter to notify management of the community applicant applied at, in writing or request a meeting. If a denial letter is sent to an applicant, and no response or new evidence is received within fourteen (14) calendar days, the final decision will be closed permanently.

If the applicant submits a written notice of appeal or requests an appeal meeting within (14) calendar days after the date of the denial letter, the information will be delivered to a management representative who was not a party to the original decision to deny and he/she will handle the appeal. This management representative will review the application and any new facts or information that the applicant feels would have an effect on their application. Applicant must provide contact information in order for management representative to respond.

Management representative will notify the applicant of their final decision within five (5) business days of receiving the applicants' written appeal or the date of the appeal meeting/discussion. Persons with disabilities have the right to request reasonable accommodations to participate in the appeal process. Available units will not be placed on hold during the appeal procedure. If a unit is not available at the completion of the appeal procedure and the appeal is granted applicant will be put back on the waitlist in its original position. Should your application for residency be denied, there is a 12-month waiting period before a new application can be made at any THF Housing Management Corp Community. In the event that the denial is due to a housing debt, the waiting period may be waived upon proof of paid debt through legitimate source such as a collection agency and /or the original debtor.

Terms of Residency

Each eligible applicant who accepts an LIHTC apartment home will be required to sign a lease agreement for a period of not less than one (1) year.

Utilities

All residents will be responsible for their electricity. Water, sewer and trash will be paid by the Owner. Proof of utility account numbers and transfer must be provided to Management prior to lease signing.

VAWA/Reasonable Accommodation Policy:

Violence against Women Act: You may have the right under Texas law to terminate the lease early in certain situations involving family violence, certain sexual offenses or stalking. Applicants will not be denied admission on the basis that the applicant has been a victim of domestic violence, dating violence, sexual assault, or stalking. Information about VAWA can be obtained at the **Vistas** office.

Disability Reasonable Accommodations: A reasonable accommodation can be requested verbally or over the phone, with the management office at the property. Your request will be considered, and the office will respond to your request, in writing, within 7 business days. Approval or denial will be sent in writing. There is no appeal process.

These policies and procedures and rental criteria are available in writing and copies will be provided upon request.

